

USAF SERVICES

# COMMUNITIES

A Newsletter of the United States Air Force Community Centers

March/April 2004

## Financial Freedom at Your Fingertips

If you have ever applied for a home mortgage or checked a stock price while wearing pajamas, you know how important the Internet has become to personal finance. From opening savings accounts to plotting long-term investment strategies, consumers can look to the Internet for solutions.

"In this day of heightened security and identity theft, it may seem ridiculous to tout the Internet as a safe place for people to manage their finances, but more and more safeguards are put in place all the time," says Suzanne Olson, editor and spokesperson for IHateFinancialPlanning.com. "People can feel confident conducting business on the Web."

Online banking is growing in popularity as consumers look for convenient ways to save time and money. They can access their accounts 24 hours a day, seven days a week, and may earn more interest on their savings than they would in a conventional bank. "Online banks don't have to pay tellers or water plants in the lobby, and they pass that savings on to their customers by paying more interest."

And then there's applying for loans while still in your nightclothes. "It's much more relaxing to check your credit report or fill out a loan application in the privacy of your own home than it is to meet a banker face to face," Olson says.

When exploring online banks,



choose one that is FDIC-insured, which means deposits up to \$100,000 will be guaranteed. It's the same protection customers at conventional banks receive.

You can also save time and postage by paying bills electronically. "If you've ever mailed a payment at the last minute or incurred late fees on an overdue credit card bill, you might want to save yourself some stress by handling those tasks on your computer," Olson says.

Investment vehicles such as the individual retirement account (IRA) and employer-sponsored 401(k) retirement plan have forced individual investors to manage their own

accounts. With this responsibility comes a need for knowledge, which is supplied by a growing number of Web sites dedicated to financial information and education.

"The Internet doesn't replace the need for financial professionals, insurance agents or tax accountants, but consumers can do a lot of research before they ever sit down to discuss their financial needs with a professional," Olson says. "And that research may also lead them to discover they want to rely more on themselves."

Web sites such as IHateFinancialPlanning.com can also be a resource for calculators, worksheets, and other tools. "There are calculators to figure all sorts of things, from whether you are saving enough for retirement to how long it will take you to pay off your debt," Olson says. "Because calculators are so easy to use, anyone with Internet access can quickly solve their personal finance math problems and then set about to achieve the resulting goals."

*Story and Photo Courtesy of  
ARA Content*

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# Want to Work for the Thunderbirds?

More than 100 of the 120 people assigned to the U.S. Air Force Thunderbirds are enlisted members serving in 25 different career fields. These career fields range from public affairs and photography to fuel systems and structural repair to crew chief. All enlisted vacancies are advertised through the Equal Plus Assignment System and volunteers are hired through a competitive selection process.

## Thunderbird Application Requirements

1. Letter of Recommendation from Squadron Commander with duty phone.
2. Resume. Follow guidelines on Page 209, Targeted Resume, in Tongue & Quill, 30 Jun 97.
3. Spouse TDY Letter. This is a Statement of Understanding, signed by your spouse, stating he/she understands that the job may require frequent TDY's, will not preclude financial restraints, and your dependents do not have any medical conditions. If you are single, sign the same statement for yourself.
4. Retainability letter. This is a letter signed by the member and reenlistments office stating the member has required retainability for a three year controlled tour.
5. Photo. Submit a 5x7 full length photo in short sleeve blue shirt (with all ribbons and accouterments).
6. Records Review RIP from PCII.
7. Last five EPRS
8. Weight and body fat letter. This is a letter signed by your commander or first sergeant stating your current weight and body fat percentage.
9. Information Sheet. Include the following information:
  - E-mail Address,
  - Duty Phone Number
  - Home Phone Number
  - Home Address
  - Commander's Name



**U.S. AIR FORCE**  
*Thunderbirds*

- Commander's Duty Phone
- Chief's Name
- Chief's Duty phone
- First Sergeant's Name
- First Sergeant's Duty phone

Please include all of these items in a plain blue folder. There is no need to specialize your package. It will be broken down and tabbed before the routing process begins.

Mail package to:  
USAFADS/CCQ  
(ATTN: SSgt Lagred)  
4445 TYNDALL AVE  
NELLIS AFB NV 89191-6079

## Thunderbirds 2004 Schedule

March  
27-28 PUNTA GORDA, FL

April  
3-4 EGLIN AFB, FL  
13 INDIAN SPRINGS AF, NV  
17-18 SAN DIEGO, CA  
24-25 MARCH ARB, CA

May  
1-2 MILLVILLE, NJ  
8-9 LAKE CITY, FL  
15-16 DOVER AFB, DE  
22 CHARLESTON AFB, SC  
23 LANGLEY AFB, VA  
29-30 MOFFETT FIELD, CA

June  
2 USAF ACADEMY, CO  
5-6 MAXWELL AFB, AL  
12 HILL AFB, UT  
13 NAS FALLON, NV  
19-20 NORTH KINGSTON ANGB, RI  
26-27 JANESVILLE, WI

July  
3-4 KANSAS CITY, MO  
10-11 BINGHAMTON, NY

17-18 COLD LAKE, ALBERTA CA  
21 CHEYENNE, WY  
24-25 FAIRCHILD AFB, WA  
31 GREENFIELD, IN

August  
1 GREENFIELD, IN  
14-15 WESTOVER ARB, MA  
21-22 OFFUTT AFB, NE  
28-29 TOLEDO, OH

September  
4 ELLSWORTH AFB, SD  
11 ANDERSEN AB, GUAM  
14 KADENA AB, JAPAN  
16 KUNSAN AB, KOREA  
19 OSAN AB, KOREA  
25-26 HYAKURI AB, JAPAN  
30 MISAWA AB, JAPAN

October  
3 HAMAMATSU AB, JAPAN  
9-10 REDDING, CA  
16-17 HOUSTON, TX  
23-24 EL PASO, TX  
30-31 LAFAYETTE (SERTOMA), LA

November  
6 CAMDEN, SC  
7 SEYMOUR JOHNSON AFB, NC  
13-14 NELLIS AFB, NV

# USAF Family and Teen Talent Contest Winners

The winners have been selected for the 2003 Air Force-wide Family and Teen Talent Contest. The annual contest provides a great opportunity for teens and families to develop creative expression and an appreciation of the performing arts through singing, dancing, playing musical instruments, and other specialty performances. The contest also provides the community with a special event both for the performers and the audience.

The 2003 talent contest received more than 250 entries submitted from 48 bases. Performers compete at the base level and taped performances are sent to the Major Commands to vie for selection to the Air Force level competition. Once all tapes are received a panel of professional entertainers selected by HQ AFSVA/SVPCE-TOPS IN BLUE staff review each tape and select winners.

Winners are selected in 15 different categories according to age and type of performance. First, second, and third place winners receive savings bonds. Participants between the ages of 14 and 18 are given the opportunity to attend the Performing Arts Camp hosted by the Missoula Children's Theater at Seeley Lake near Missoula MT 26-30 Jul 04. The camp is provided at no cost to the participants.

## Parent and Youth Team

- 1st Cheryl & Jordan Meyer  
LITTLE ROCK AFB, AR
- 2nd Arron Chase & Ashley Tedford  
VANDEBERG AFB, CA
- 3rd Frank Joseph & Rebecca Shelton  
EIELSON AFB, AK

## Husband and Wife Team

- 1st Preston & Ladelle Arnold  
HICKAM AFB, HI
- 2nd Robert & Virginia Sons  
OFFUTT AFB, NE
- 3rd Keith & Kara Prince  
HILL AFB, UT

## Children 3-5 Solo or Group

- 1st Sterling Elliott  
LANGLEY AFB, VA
- 2nd Heather Johnston  
LOS ANGELES AFB, CA
- 3rd Raven Henriquez  
SHEPPARD AFB, TX

## Children 6-8 Solo or group

- 1st Mary Arnold  
HICKAM AFB, HI
- 2nd Justine Elliot  
LANGLEY AFB VA
- 3rd Patrick Dorson  
NELLIS AFB, NV

## Preteen 9-12 Solo

- 1st Molly James  
LACKLAND AFB, TX
- 2nd Diane Beckius  
HURLBURT FIELD, FL
- 3rd Brendon Elliot  
LANGLEY AFB, VA

## Preteen 9-12 Group

- 1st Becca Springston  
NELLIS AFB, NV
- 2nd Kendall Peebles  
RANDOLPH AFB, TX
- 3rd Jessey Burroughs  
HURLBURT FLD, FL

## Teen 13-15 Solo (Vocal)

- 1st Hillary Algueseva  
LACKLAND AFB, TX
- 2nd Cheyenne Murphy  
TRAVIS AFB, CA
- 3rd Jessica Summers  
LITTLE ROCK AFB, AR

## Teen 13-15 Solo (Instrumental)

- 1st Joshua Marzan  
MISAWA AB, JAPAN
- 2nd Erin Stein  
MOODY AFB, GA
- 3rd Audry Zierden  
HURBURT FLD, FL

## Teen 13-15 Solo (Performance/ Specialty)

- 1st Danielle Turner  
EDWARDS AFB, CA
- 2nd Emily Younker  
GRAND FORKS AFB, ND
- 3rd Emily Furrillo  
RANDOLPH AFB, TX

## Teen 13-15 Group

- 1st AIR FORCE X-TREME CHEER  
TEAM -- BEALE AFB, CA  
Deidra Williams, Maddy Ragon, Hannah Capps, Kaylar Rubio, Alex Exkenrod, Danielle Vredevoogd, Camisha Jenkins, Amanda Wiggins, Jesika Jenkins, Amanda Oba, Kaity Mackens, Alex Mullen, Kim Moore
- 2nd STACEY JR SR HIGH SCHOOL  
STEP -- BROOKS CITY BASE, TX  
Angela Calhoun, Andrew Shiermeyer, Domini Davis, Brianne Roberts, Jordan Edwards, Talishya Godley, Megan Edwards, Stephanie Parks, Chelsea Haury, Kaye-Lani Moore, Kalashia Ivory, Gabriella Johnson, Michael Kelly, Nicole Lazare
- 3rd Jerd Tomasino, Erik Trent, Alex Woodard -- OFFUTT AFB, NE

## Teen 16-18 Solo (Vocal)

- 1st Ashley Osborn  
TINKER AFB, OK
- 2nd Alyssa Willett  
OSAN AB, KOREA
- 3rd Carla Blakely  
LANGLEY AFB, VA

## Teen 16-18 Solo (Instrumental)

- 1st Jonathan Santiago  
CHARLESTON AFB, SC
- 2nd Jessica Richstein  
OFFUTT AFB, NE
- 3rd Ruth Cook  
HANSCOM AFB, MA

## Teen 16-18 Group

- 1st Alyssa Willett  
OSAN AB, KOREA
- 2nd Ray Ellis  
RANDOLPH AFB, TX
- 3rd Chris Komski  
HURLBURT FLD, FL

## Family

- 1st Spencer, Tim & Ben Hurst  
SCOTT AFB, IL
- 2nd Paul, Julie, Stephanie, Allison, Samuel, & Wilson Niesen  
MAXWELL AFB, AL
- 3rd Mathew, Marchelle, & Melody Wilson  
MAXWELL AFB, AL



# More Organization = Less Tax-Related Stress!

If the mere thought of April 15 gives you heart palpitations, chances are you aren't as prepared as you should be for tax time. Having all the necessary paperwork and information in front of you when you're doing your taxes, or ready to pass on to your accountant, can make tax season much less stressful.

## Make time for taxes.

It sounds basic, but you need to set aside a chunk of time designated for taxes. You might even want to break up the time into manageable tasks. For example, on one day, schedule half an hour to gather up all your receipts and financial documents. Give yourself an hour on a subsequent day to organize the receipts. And don't forget to set aside more time than you think you'll need to actually do your taxes.

## Hunt and Gather

If you're methodical by nature, this part of tax time will be a breeze -- you'll simply head to your files and find everything you need. For the organizationally challenged, this process may be painful. You need to find all those tax forms that you know you saw in your mailbox, but haven't seen since, not to mention receipts, W-2s and other important papers.

## Get organized

Once you have all the necessary documents in hand, sort them into appropriate categories: tax forms, W-2s, medical expenses, charitable deductions, investments, etc.

## Take legitimate deductions

Mortgage interest, home equity loan interest, home office deductions, and child tax credits are some obvious write-offs. If you have questions, it may pay to invest in professional advice.

## Pay up

If the bottom line is that you owe the government taxes, but you don't have the cash on hand, don't panic; you have a few options. Consider paying in installments, paying by credit card, or even requesting an extension. To use an installment plan or get an extension, you still need to file the correct forms by April 15.

## Plan for next year

If you spent way too much time getting your information in order to do your taxes, make it easier on yourself next year by starting a filing system now. Many people choose one credit card to use for most of their purchases throughout the year. That way, by saving your credit card statement every month, you'll have a complete record of your expenses.

## Is it time for a change?

If you owed Uncle Sam money this year, or if you have a huge return coming, you need to adjust your withholding. While getting a refund may seem like a good deal, the goal should be to break even. If you're getting

a refund, you've basically been loaning the government money -- without interest. Increasing the allowances you claim so less is taken from each paycheck means more money in your pocket each month. If you owed this year, decrease your allowances so more money will be withheld from your paycheck and you won't have the same unpleasant surprise next April.

## Check your Credit

Tax time is a good reminder to check your credit report and make sure you're on track with your financial plans. Look for obvious mistakes on your report, such as credit card accounts that aren't yours and closed accounts that have not been used for more than seven years, but are still showing as open. If you find inaccuracies on your credit report, you should take steps to correct that information. For more information on checking your credit report, visit [www.experian.com](http://www.experian.com).

*Courtesy of ARA Content*



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